

SCHEDULE D

Law Enforcement Endorsement

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies the insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

This endorsement changes the policy effective on the inception date of the policy unless another date is indicated.

This coverage extension is subject to all terms and conditions of the Commercial General Liability Coverage Form to which this coverage extension is attached, except as otherwise stated below:

A. INSURING AGREEMENT

In return for the payment of the premium, the Commercial General Liability Coverage Form is extended to include indemnification of those sums that the insured becomes legally obligated to pay because of your law enforcement activities, first arising out of an occurrence during the policy period in the coverage territory.

No other obligation to pay any additional sums or perform acts or services is covered.

B. LIMITS OF INSURANCE

Section III., 1. is replaced by the following for this coverage extension: The limits of insurance under this coverage extension, resulting from any one occurrence will not exceed the amount shown in the policy declarations page for any one occurrence regardless of the number of:

- a. Insureds;
- b. Claims made or "suits" brought; or
- c. Persons or organizations making claims or bringing "suits".

C. EXCLUSIONS

Under the Commercial General Liability Coverage Form, Section I-Coverage, Coverage A:

1. Exclusion 2. Expected or Intended Injury is amended to read as follows:
2. Bodily Injury or Property Damage either expected or intended from the standpoint of the insured. This exclusion does not apply:
 - a. To Bodily Injury resulting from the use of reasonable force to protect persons or property; or
 - b. With respect to your law enforcement activities, including Bodily Injury or Property Damage within the impoundment, arrest or incarceration process (unless deemed to be a criminal act).

D. DEFINITIONS

1. Under Section V. Definitions of the Commercial General Liability Coverage Form section of the policy, the following is added to definition 13., Personal Injury:

With respect to the Commercial General Liability Coverage Form, the following offenses are added with respect to law enforcement activities:

- f. Violation of civil rights;
- g. Violation of property rights;
- h. Erroneous service of process;
- i. Discrimination;

if not arising out of Employment Practices Violations.

2. With respect to the Commercial General Liability Coverage Form, the Following item is added to definition 8. Insured Contract:

- g. Any service agreement in your law enforcement activities, provided such agreement is departmentally approved.